**PATENT** 

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Our File No. PKT-P1-06

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : CROCKER, Greg H.

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For : LOAN LOCK OPTIONS

Group Art Unit : KESACK, Daniel

Examiner : 3691

MS: Fee Amendment Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

## TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application are the following:

- 1. Information Disclosure Statement; and
- 2. PTO Form 1449 and Cited Art.

**APPLICANT CLAIMS SMALL ENTITY STATUS**. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Ser. No. 10/575,995 Atty. Ref. PKT-P1-06 Art Unit 3691

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: September 22, 2009

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